

Information to identify the case:Debtor 1 **Bibi Fathema Dowlut**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4129**

EIN ____-____-____

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **WESTERN DISTRICT OF
PENNSYLVANIA**Date case filed in chapter **13** **9/11/18**Case number: **18-70651-JAD**Date case converted to chapter **11** **1/9/19****Official Form 309E (For Individuals or Joint Debtors)****Notice of Chapter 11 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Bibi Fathema Dowlut	
2. All other names used in the last 8 years	aka Fathema Dowlut, aka Bibi F. Dowlut	
3. Address	365 Oak Knoll Road Hollidaysburg, PA 16648	
4. Debtor's attorney Name and address	James R. Huff II Sullivan Forr Stokan & Huff 1701 Fifth Avenue Altoona, PA 16602	Contact phone 814-946-4316 Email jhuff@sfshlaw.com
5. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 4/11/19

For more information, see page 2 >

6. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

May 17, 2019 at 11:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

**2nd Floor Conference Room, 110
Franklin Street, Johnstown, PA 15905**

7. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or
- if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).

First date set for hearing on confirmation of plan. The court will send you a notice of that date later.

**Filing deadline for
dischargeability complaints:
7/16/19**

Deadline for filing proof of claim:

8/15/19 For a governmental unit:
3/11/19

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

Your claim will be allowed in the amount scheduled unless:

- your claim is designated as *disputed*, *contingent*, or *unliquidated*;
- you file a proof of claim in a different amount; or
- you receive another notice.

If your claim is not scheduled or if your claim is designated as *disputed*, *contingent*, or *unliquidated*, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.

You may review the schedules at the bankruptcy clerk's office or online at www.pacer.gov.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing Deadline:

30 days after the *conclusion* of the meeting of creditors

8. Creditors with a foreign address

If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

9. Filing a Chapter 11 bankruptcy case

Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.

10. Discharge of debts

Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.

11. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Bibi Fathema Dowlut
DebtorCase No. 18-70651-JAD
Chapter 11**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: bsil
Form ID: 309EPage 1 of 3
Total Noticed: 71

Date Rcvd: Apr 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2019.

db +Bibi Fathema Dowlut, 365 Oak Knoll Road, Hollidaysburg, PA 16648-2613
 aty +Beverly Weiss Manne, Tucker Arensberg, P.C., 1500 One PPG Place,
 Pittsburgh, PA 15222-5413
 aty +Christopher M. McMonagle, Stern & Eisenberg, P.C., 1581 Main Street, Suite 200,
 Warrington, PA 18976-3403
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Jeffrey A. Muriceak, Evey, Black Attorneys, 401 Allegheny Street, PO Box 415,
 Hollidaysburg, PA 16648-0415
 aty +Jodi L. Hause, Phelan Hallinan Diamond & Jones, LLP, Omni William Penn Office Tower,
 555 Grant Street, Suite 300, Pittsburgh, PA 15219-4408
 aty +Joseph A. Fidler, Enterprise Bank, 4091 Mount Royal Boulevard,
 Allison Park, PA 15101-2917
 aty +Larry E. Wahlquist, U.S. Trustee Program/Dept. of Justice, 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 aty +Matthew Christian Waladt, Milstead & Associates, LLC, 1 East Stow Road,
 Marlton, NJ 08053-3118
 aty +Preston D. Jaquish, McGrath & McCall, P.C., Four Gateway Center, Suite 1040,
 444 Liberty Avenue, Pittsburgh, PA 15222-1225
 aty +Sloane B. O'Donnell, c/o Tucker Arensberg, P.C., 1500 One PPG Place,
 Pittsburgh, PA 15222-5416
 cr +Enterprise Bank, 4091 Mt. Royal Boulevard, Allison Park, PA 15101-2917
 cr +NORTHWEST BANK, Tucker Arensberg, P.C., c/o Beverly Weiss Manne, Esq., 1500 One PPG Place,
 Pittsburgh, PA 15222-5413
 cr +Stearns Bank, N.A., 4191 2nd Street South, St. Cloud, MN 56301-3761
 14913388 +Bank of America, N.A., P.O. Box 982284, El Paso, TX 79998-2284
 14913390 +Bayview Loan Servicing LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840
 14913391 +Blair County Tax Claim Bureau, 423 Allegheny Street, Ste. 143, Hollidaysburg, PA 16648-2047
 14913395 +Chase Mortgage, 3415 Vision Drive, Columbus, OH 43219-6009
 14913396 +Chase Mortgage, P.O. Box 24696, Columbus, OH 43224-0696
 14913397 +Citibank/The Home Depot, Citicorp Srvs Bankruptcy, P.O. Box 790040,
 St. Louis, MO 63179-0040
 14913398 +Citicards CBNA, Citicorp Credit Svc, P.O. Box 790040, St. Louis, MO 63179-0040
 14913399 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
 14948038 +Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919-1922
 14913400 +Department Stores National Bank, c/o Quantum Group LLC, P.O. Box 657,
 Kirkland, WA 98083-0657
 14913404 +Enterprise Bank, 4091 Mount Royal Boulevard, Allison Park, PA 15101-2917
 14922401 +Enterprise Bank, c/o Joseph A. Fidler, Esq., 4091 Mt. Royal Blvd.,
 Allison Park, PA 15101-2917
 14913405 +Enterprise Bank, c/o Joseph Fidler, Esquire, 4091 Mt. Royal Blvd.,
 Allison Park, PA 15101-2917
 14919604 +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,
 444 Liberty Avenue, Pittsburgh, PA 15222-1225
 14913407 +First Commonwealth Bank, c/o McGrath McCall, PC, Four Gateway Center, Ste. 1040,
 444 Liberty Avenue, Pittsburgh, PA 15222-1225
 14913408 +First National Bank, 1 FNB Blvd., Hermitage, PA 16148-3363
 14913413 +MMCA/CI, P.O. Box 991817, Mobile, AL 36691-8817
 14913411 +Manufacturers & Trade, One Fountain PL/3rd Floor, Buffalo, NY 14203-1420
 14913412 +Metlife Home Loan, 334 Madison Avenue, Convent Station, NJ 07960-6914
 14913414 +Northwest Bank, Tucker Arensberg, PC, c/o Beverly Weiss Manne, Esquire,
 1500 One PPG Place, Pittsburgh, PA 15222-5413
 14913415 +Northwest Bank, 100 Liberty Street, P.O. Box 128, Warren, PA 16365-0128
 14913416 +Northwest Bank, P.O. Box 337, Warren, PA 16365-0337
 14913417 +PCR Receivables, P.O. Box 41021, Norfolk, VA 23541-1021
 14913419 +Peoples Natural Gas Co LLC, c/o James Wallace PC, 845 N. Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 14913421 +RBS Citizens, 1 Citizens Drive, MS: ROP 15B, Riverside, RI 02915-3035
 14913423 +Stearns Bank NA, c/o Jordanne Kissner, Document Compliance Supervisor,
 4191 2nd Street South, St. Cloud, MN 56301-3761
 14913424 +Stearns Bank, NA, 4191 2nd Street South, St. Cloud, MN 56301-3761

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jhuff@sfshlaw.com Apr 12 2019 02:19:57 James R. Huff, II,
 Sullivan Forr Stokan & Huff, 1701 Fifth Avenue, Altoona, PA 16602
 smg EDI: IRS.COM Apr 12 2019 05:58:00 Internal Revenue Service, Special Procedures Division,
 P.O. Box 628, Bankruptcy Section, Pittsburgh, PA 15230
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 12 2019 02:20:34 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Apr 12 2019 02:20:47
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14913387 +EDI: AMEREXPR.COM Apr 12 2019 05:58:00 AMEX, P.O. Box 981540, El Paso, TX 79998-1540

District/off: 0315-7

User: bsil
Form ID: 309E

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Total Noticed: 71

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14913385 +E-mail/Text: tdell@altoonabank.com Apr 12 2019 02:20:21 Altoona First Savings Bank,
203 N. Logan Boulevard, Altoona, PA 16602-1726
14913386 +EDI: BECKLEE.COM Apr 12 2019 05:58:00 American Express Centurion Bank,
c/o Becket and Lee LLP, P.O. Box 3001, Malvern, PA 19355-0701
14925153 EDI: BECKLEE.COM Apr 12 2019 05:58:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14913389 +EDI: TSYS2.COM Apr 12 2019 05:58:00 Barclays Bank Delaware, 100 S. West Street,
Wilmington, DE 19801-5015
14913392 +EDI: CAPITALONE.COM Apr 12 2019 05:58:00 Capital One, Attn: Bankruptcy, P.O. Box 30285,
Salt Lake City, UT 84130-0285
14913393 +EDI: CAUT.COM Apr 12 2019 05:58:00 Chase Auto Finance, National Bankruptcy Dept,
201 N. Central Avenue, MS AZ1-1191, Phoenix, AZ 85004-8001
14913394 +EDI: CHASE.COM Apr 12 2019 05:58:00 Chase Card Services, P.O. Box 15278,
Wilmington, DE 19850-5278
14913401 +E-mail/Text: jennifer.chacon@spservicing.com Apr 12 2019 02:21:36
Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
Salt Lake City, UT 84165-0250
14951869 E-mail/Text: jennifer.chacon@spservicing.com Apr 12 2019 02:21:36
Deutsche Bank National Trust Company, et al, c/o Select Portfolio Servicing, Inc.,
P.O. Box 65250, Salt Lake City, UT 84165-0250
14913402 +EDI: DISCOVER.COM Apr 12 2019 05:58:00 Discover Bank, Discover Products Inc.,
P.O. Box 3025, New Albany, OH 43054-3025
14913403 +EDI: DISCOVER.COM Apr 12 2019 05:58:00 Discover Financial, P.O. Box 3025,
New Albany, OH 43054-3025
14913406 +E-mail/Text: bankruptcynotice@fcbanking.com Apr 12 2019 02:20:15 First Commonwealth Bank,
601 Philadelphia Street, Indiana, PA 15701-3952
14952189 E-mail/Text: camanagement@mtb.com Apr 12 2019 02:20:21 M&T Bank, P.O. Box 840,
Buffalo, NY 14240-0840
14929905 +E-mail/Text: BKRMailOps@weltman.com Apr 12 2019 02:20:55 MMCA, Its Successor and Assigns,
c/o Weltman, Weinberg & Reis Co LPA, 323 W. Lakeside Ave Suite 200,
Cleveland OH 44113-1009
14913409 EDI: TSYS2.COM Apr 12 2019 05:58:00 Macy's, P.O. Box 689195,
Des Moines, Iowa 50368-9195
14913410 +EDI: TSYS2.COM Apr 12 2019 05:58:00 Macy's/Visa, Attn: Bankruptcy Dept.,
P.O. Box 8053, Mason, OH 45040-8053
14914096 +EDI: PRA.COM Apr 12 2019 05:58:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
14913418 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 12 2019 02:20:34 Pennsylvania Dept of Revenue,
Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14913420 +EDI: Q3G.COM Apr 12 2019 05:58:00 Quantum3 Group LLC Agent, MOMA Funding LLC,
P.O. Box 788, Kirkland, WA 98083-0788
14916705 EDI: Q3G.COM Apr 12 2019 05:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
14913422 +E-mail/Text: jennifer.chacon@spservicing.com Apr 12 2019 02:21:36
Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14913425 +EDI: RMSC.COM Apr 12 2019 05:58:00 Synchrony Bank, c/o PRA Receivables Management Inc.,
P.O. Box 41021, Norfolk, VA 23541-1021
14913426 +EDI: RMSC.COM Apr 12 2019 05:58:00 Synchrony Bank/Amazon, Attn Bankruptcy,
P.O. Box 965060, Orlando, FL 32896-5060
14913427 +EDI: RMSC.COM Apr 12 2019 05:58:00 Synchrony Bank/JC Penney, Attn Bankruptcy Dept,
P.O. Box 965060, Orlando, FL 32896-5060
14913428 +EDI: RMSC.COM Apr 12 2019 05:58:00 Synchrony Bank/Sams, Attn: Bankruptcy,
P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Deutsche Bank National Trust Company, as Trustee,
cr M&T Bank
cr Select Portfolio Servicing, Inc.
cr* +Altoona First Savings Bank, 203 N. Logan Boulevard, Altoona, PA 16602-1726
cr* +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,
444 Liberty Avenue, Pittsburgh, PA 15222-1225
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14925796* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
14926556* +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14951976* Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840
14952409* Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
Salt Lake City, UT 84165-0250
14916301* Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14942670* +Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTALS: 3, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-7

User: bsil
Form ID: 309E

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Total Noticed: 71

Date Rcvd: Apr 11, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2019 at the address(es) listed below:

Beverly Weiss Manne on behalf of Creditor NORTHWEST BANK bmanne@tuckerlaw.com,
bewmanne@aol.com
Christopher M. McMonagle on behalf of Creditor M&T Bank cmcmonagle@sterneisenberg.com,
bkecf@sterneisenberg.com
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, et
al... bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
James R. Huff, II on behalf of Debtor Bibi Fathema Dowlut jhuff@sfshlaw.com
Jeffrey A. Muriceak on behalf of Creditor Altoona First Savings Bank jmuriceak@eveyblack.com,
choover@eveyblack.com
Jodi L. Hause on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, et
al... jodi.hause@phelanhallinan.com, pawb@fedphe.com
Joseph A. Fidler on behalf of Creditor Enterprise Bank jfidler@enterprisebankpgh.com
Larry E. Wahlquist on behalf of U.S. Trustee Office of the United States Trustee
larry.e.wahlquist@usdoj.gov
Matthew Christian Waldt on behalf of Creditor Select Portfolio Servicing, Inc.
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Preston D. Jaquish on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com
Sloane B. O'Donnell on behalf of Creditor NORTHWEST BANK sodonnell@tuckerlaw.com,
agilbert@tuckerlaw.com

TOTAL: 13